

Notice of Allowability

Application No.

09/504,978

Examiner

Natalie A. Pass

Applicant(s)

OHRT, CURTIS

Art Unit

3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Board Decision mailed 10 October 2007 and Supplemental Amendment filed 30 January 2008.

2. ☒ The allowed claim(s) is/are 1, 3-13, 15-20, and 23 are pending.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) ☐ All b) ☐ Some* c) ☐ None of the:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. _____.

3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.

(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit
of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____

7. ☐ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____


JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the Decision by the Board mailed 10 October 2007 and the Supplemental Amendment filed 30 January 2008. Claims 1, 3-13, and 15-17 have been amended. Claims 2, 14, and 21-22 have been canceled. Claims 1, 3-13, 15-20, and 23 are pending.

Allowable Subject Matter

2. The following is an examiner's statement of reasons for allowance:

Claims 1, 3-13, 15-20, and 23 are allowed. The following is an examiner's statement of reasons for allowance:

Independent claims 1, 15, and 16, are directed to a computer readable storage medium, system, and method of calculating rates for insurance products in a client/server environment, and include an application or component object that requests a rate from a rate-calculating software component and can supply data needed for the calculation. Also included are at least one support software component and at least one protocol stack that enable communication among components.

The closest prior art of record, Tyler et al., U.S. Patent Number 5,523,942, teaches a computer-based system and method for requesting and inputting insurance and investment product information and for performing calculations relevant to all aspects of insurance, and a product application operable to provide product information to and receive consumer information from a user. However Tyler does not teach a product application sending a call to a product rate calculation software component or processing the call to a product rate calculation software component into a protocol for transmission over a communication link. McClelland et al. U.S. Patent Number 5,689,650, teaches processing the call to a product rate calculation software component into a protocol for transmission over a communication link but does not teach converting a request for a product rate into a call to a product rate calculation software component.

In the decision by the Board of Patent Appeals and Interferences mailed 10 October 2007, the prior rejections of claims 1-23 were reversed. The reason for the reversal of the independent claims was, as noted by the Board at pages 8-9 of their decision mailed 10 October 2007, that although the closest prior art references, Tyler et al., U.S. Patent Number 5,523,942, and McClelland et al. U.S. Patent Number 5,689,650, teach processing insurance information over communication lines, that both, alone and in combination, fail to disclose “a product application sending a call to a product rate calculation software component” and “converting a request for a product rate into a call to a product rate calculation software component.”

Claims 3-13, 17-20, and 23 incorporate the features of claims 1 and 16 through dependency, and are also allowed for the same reasons given above.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Natalie A. Pass whose telephone number is (571) 272-6774. The examiner can normally be reached on Monday through Thursday from 9:00 AM to 6:30 PM. The examiner can also be reached on alternate Fridays.
4. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (571) 272-6776. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Receptionist whose telephone number is (571) 272-3600.
5. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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6. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington D.C. 20231

or faxed to: **(703) 305-7687.**

For informal or draft communications, please label
"PROPOSED" or "DRAFT" on the front page of the
communication and do NOT sign the communication.

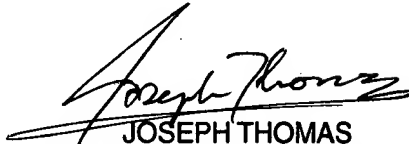
After Final communications should be labeled "Box AF."



/Natalie A. Pass/

Examiner, Art Unit 3626

February 5, 2008



JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER